

Information to identify the case:

Debtor 1	Mario Forcinito	Social Security number or ITIN	xxx-xx-0639
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-27037-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mario Forcinito

10/7/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mario Forcinito
Debtor

Case No. 18-27037-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 07, 2021

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:

Recip ID	Recipient Name and Address
db	Mario Forcinito, 1267 NE Blvd., Apt. 17M, Vineland, NJ 08360
517721294	+ Central Credit Services, 9550 Regency Square Blvd., Suite 500A, Jacksonville, Florida 32225-8169
517721295	+ Convergent Commercial, Inc., 925 Westchester Ave., Suite 101, White Plains, New York 10604-3562
517721296	Ditech Financial, LLC, ATTN: Claims Department - R218, POB 6100, Rapid City, South Dakota 57709-6100
517721297	+ Hayt Hayt & Landau, 2 Industrial Way West, POB 500, Eatontown, New Jersey 07724-0500
517721299	+ New Jersey Manufacturers Insurance Compa, 301 Sullivan Way, Ewing Township, New Jersey 08628-3496
517721300	Office of the Attorney General Division, Richard J. Hughes Justice Complex, 25 Market Street POB 112, Trenton, New Jersey 08625-0112
517721301	South Jersey Urology Consultation, 2950 College Dr., Suite 2E, Vineland, New Jersey 08360-6933
517721302	State of New Jersey Department of Labor, POB 951, Trenton, New Jersey 08625-0951
517721305	+ Vineland Municipal Utilities, POB 1508, Vineland, New Jersey 08362-1508

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2021 20:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 07 2021 20:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517773337	EDI: CAPITALONE.COM	Oct 08 2021 00:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517721293	EDI: CAPITALONE.COM	Oct 08 2021 00:18:00	Capital One Bank (USA), N.A., POB 71083, Charlotte, North Carolina 28272-1083
517767702	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 07 2021 20:38:21	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517721298	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 07 2021 20:38:06	Merrick Bank, P. O. Box 9201, Old Bethpage, New York 11804-9001
517721303	+ EDI: RMSC.COM	Oct 08 2021 00:18:00	SYNCB/Care Credit, POB 965036, Orlando, Florida 32896-5036
517722608	+ EDI: RMSC.COM	Oct 08 2021 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517721304	EDI: TFSR.COM	Oct 08 2021 00:18:00	Toyota Financial Services, POB 4102, Carol Stream, Illinois 60197-4102
517755771	EDI: BL-TOYOTA.COM	Oct 08 2021 00:18:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 10

District/off: 0312-1

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Egerman	on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz	on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Debtor Mario Forcinito bkdruzziako@aol.com

TOTAL: 6